



**INFORMATIONAL BROCHURE FOR
CLIENTS AND PROSPECTIVE CLIENTS
OF
RIDGE CREEK GLOBAL, INC.**

**10749 Pearl Road
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Strongsville, OH 44136
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Our Mission

Our mission is to be the navigator and to serve our clients. We are committed to a value system that has many parts, yet the creative blend of these values is foundational to our success. We remain independent in a boutique structure where slow growth is the goal. It allows us the luxury to be thoughtful and thorough. We cultivate a capacity to analyze people and process and work hard to connect with our clients to understand their dreams. We support these values by accessing financial and investment tools that allow us to objectively analyze data and present and implement custom solutions for each of our clients. At our core, we are analysts. Our analytical backgrounds are based on skills that are adaptable and adjustable. We are empowered by the strength of independent and thoughtful analysis. We truly care about our clients and it is reflected in our approach to investments, our service to clients and our long-term performance. We are grateful for the trust our clients place in us.

This brochure provides information about the qualifications and business practices of Ridge Creek Global, Inc. If you have any questions about the contents of this brochure, please contact us at (440) 572-5733. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Ridge Creek Global, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Material Changes

Since we updated the prior disclosure document required by the Securities and Exchange Commission on March 30, 2015, we have added additional language to our Brochure to provide additional clarity and information to clients and prospective clients. Some of the changes included provided additional information to clients on discretionary asset management, descriptions of quantitative and qualitative analysis, termination provisions, fees, and personal trading of firm employees. These changes did not represent a material change in our processes, policies, or services to clients.

This item will only discuss material changes that are made to the Brochure and provide a summary of each change.

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Item 4. Advisory Business

Stewardship

Ridge Creek Global launched its philosophy of stewardship to provide trusted financial advice to a highly select clientele that includes individuals, families, trusts, endowments, and foundations. Long experience has shown that our capacity and desire to listen, coupled with our awareness and understanding of the intersection of behavioral and financial components of the investment process, benefits our clients.

We listen to clients in an effort to understand and help articulate their vision. We understand that wealth advising is much more than financial analysis. Rather it involves a complex set of variables both financial and behavioral that are dynamic and mercurial.

We combine the behavioral reality of the financial variables and incorporate that with our client's vision. We embrace that vision, formulate a plan to build that vision, and identify the processes to measure success in obtaining that vision. We were founded to be stewards of that very personal, unique vision.

Independence and Shared Interests

We recognize the singular importance of independence in allowing us the latitude to be stewards with complete objectivity. Because we are entirely employee-owned, sell no investment products, nor receive compensation from sources other than our clients, we are truly independent and have become trusted stewards over the years.

The firm is structured so that clients' interests and the firm's interests are clearly aligned. Our services are fee-based. We are only compensated by clients, work for clients, and consequently, focus on the best interests of clients. We only exist because our clients choose to trust us and we strive to honor that trust by being good stewards.

Education and Value

We accept and appreciate that our clients are among a select group that includes the most intelligent, insightful and well-educated. Yet, none of those characteristics necessarily imply investment knowledge. We provide ongoing education to our clients through our quarterly reviews and periodic research reports on a wide range of issues.

It has been our experience that as we help educate our clients, we are more valued. We embrace knowledge, share knowledge, and have found that generosity of knowledge benefits everyone. The structure of our firm is based on service rather than new business sales, which provides us the capacity to improve the level of sophistication of advice offered to clients.

We are experienced professionals providing global wealth advisory services since 1989. Kathleen K. Chapman ("Kathi") and William N. Chapman ("Bill") currently own 100% of Ridge Creek Global, Inc. ("Ridge Creek Global").

Kathi is a seasoned investment professional known for her integrity and genuine concern for clients. Kathi has broad experience in a wide range of asset classes, both private and public. She has considerable experience in wealth management issues including designing and implementing investment strategies in a variety of environments. She has worked extensively with investment committees, investment managers, attorneys, not for profit staff and trustees, and financial institutions. Prior to her career in Finance, she served in the United States Navy. Kathi is a Chartered Financial Analyst and Certified Private Wealth Advisor.

William N. Chapman joined Kathleen K. Chapman at Ridge Creek Global in 2004. Bill had extensive experience as an equity research analyst for Victory Capital Management, and Kathi, founder of Ridge Creek Global, had been Director of Investments at Case Western Reserve University, and helped run a different advisory business prior to joining with Bill at Ridge Creek Global. Bill is a Chartered Financial Analyst.

Alexander S. Chapman joined the firm in 2010 after graduating from the University of Richmond, Richmond, Virginia. He earned a BSBA from the E. Claiborne Robins School of Business, with a concentration in Finance. The program is highly regarded and considered to be very rigorous academically. Alex was an intern with the firm for several years. While an intern, Alex was exposed to all aspects of the firm and was instrumental in establishing and recruiting for our intern program. He continues to head the intern program and assists the owners of the firm in the investment process.

More complete biographical information is included in our Brochure Supplement, which is either delivered with this Brochure or available upon request.

As your fiduciaries, we tell you the material facts about our advisory relationship, beginning in this Brochure and the Brochure Supplement. As fiduciaries, we also seek to avoid conflicts of interest with you entirely, by remaining independent of other relationships which may compromise our resolve to act solely in your best interests. Where conflicts of interest do arise, we promptly inform affected clients and potential clients and take reasonable steps to assure that our services to you remain independent and objective.

Global Wealth Advisory Service

At Ridge Creek Global, we offer global wealth advisory services to individuals, families, trusts, endowments, and foundations. This service involves developing, reviewing, implementing and monitoring Investment Guidelines. Investment Guidelines are developed after we meet with you to clearly assess objectives and constraints. Implementation of the guidelines involves developing and implementing an asset

allocation strategy. In doing so, we seek to tailor our advisory services to a client's objectives and risk tolerance identified in the development of Investment Guidelines.

The wealth advisory service is delivered in either a discretionary or non-discretionary manner. Discretionary authority allows us to purchase, sell, invest, reinvest, exchange, and trade the assets of the client, subject to any agreed-upon restrictions. This means we will have the authority to determine what securities and investments are to be bought or sold, the amount of transactions, and the timing of transaction without prior consent from the client. In managing assets on a non-discretionary, we will seek your prior consent for a transaction prior to taking any action. Investment decisions are only made in relation to individual client objectives and risk tolerance levels.

It is our goal to provide to you comprehensive global wealth advisory service. We address a wide range of issues that impact your quality of life. To accomplish this, we strive for complete objectivity in contemplating that advice by accepting fees only from clients and from no other sources.

A range of services will usually be provided, and may include:

- An initial analysis and ongoing advice regarding your investment portfolio and associated wealth management needs;
- Creation and implementation of a written investment policy statement and/or analysis of an existing policy;
- Evaluation of your investment portfolio and development of an asset allocation strategy that meets the investment guidelines;
- Recommending and/or placing orders for transactions in various securities;
- Evaluation of current investment managers and recommendation of new managers, if necessary;
- Assessment and explanation of appropriate manager comparisons;
- Ongoing monitoring and analysis of managers;
- Implement manager liquidation, monitor and direct transfer process, if necessary;
- Asset allocation report each calendar quarter.

Through our global wealth advisory service, a broad range of assets classes may be utilized. We may utilize equities, debt instruments (i.e. corporate debt, municipal debt, and others), mutual funds, and exchange-traded funds in the recommendation of securities selection. We may also select and recommend other investment managers to manage a portion of a client's portfolio so as to provide clients with access to a particular style or asset classes in helping clients obtain their objectives and goals. These investment managers may utilize many of the same type of securities we utilize as well as many more types of investment choices, such as options, currency futures, and derivatives, as well as different investment strategies, such as hedging strategies. We do not provide investment advice on variable or fixed annuities.

We do not act as custodian of cash and securities for your account. We will assist you, if necessary, in identifying a central custodian which would serve to consolidate your assets and simplify your financial environment. We only vote proxies in those instances where we have discretion over the investments. We do not vote proxies, respond to tender offers or handle class action determinations or other similar shareholder matters for nondiscretionary clients.

Should a client seek to impose limitations or restrictions on the management of their assets, we seek to accommodate those requests provided they are employment-related (i.e. sale of employer-issued securities, investing in securities of a competitor, etc.) However, if the restrictions or limitations are not employment-related, we request the client to invest that portion of their assets that will be covered by a restriction or limitation on their own or through another financial advisor.

As of December 31, 2019, we managed \$227,050,363 in total assets of clients consisting of \$203,225,499 in assets managed on a discretionary basis and \$23,824,864 in assets managed on a non-discretionary basis.

Item 5. Fees and Compensation

Our clients pay us negotiated, graduated annual, asset-based fee ranging downward from 1% to 0.10%.

All fees are billed and payable quarterly during the quarter in which services are being provided so a portion of the asset-based fee is paid in advance of services being rendered. Fees are based on the value of the client's assets under management as of the end of the prior quarter. Fees are pro-rated from the beginning of the contractual relationship, and at its end. The valuation of assets, including securities, are provided by the custodian maintaining the client's account.

Should a client cease their relationship with us, the client is entitled a pro-rated refund of any fees paid in advance for which services have not been rendered. While we seek to reimburse clients who have ceased their relationship with us for any unearned fees promptly, clients may also request such refunds by contacting us by telephone or in writing.

Asset-based fees are generally paid from your custodial account by your qualified custodian pursuant to your instructions, on a quarterly basis during the quarter based on assets under management at the end of the prior quarter. You receive periodic statements reflecting our fees from both the qualified custodian and us. A client may request our fees be paid by check in lieu of from their custodial account. In this case, you will only receive a statement from us reflecting the asset-based fee owed to us.

Beyond our fee, a client will be subject to other charges and costs, none of which is received by our firm. A client will be subject to transaction-related and custodial fees

charged for the execution of transactions and the maintenance of their account by the custodian, respectively. These charges may include commissions, ticket charges, postage and handling, SEC fees, retirement account custodial fees, etc. A client will also be subject to any underlying charges applied by a particular securities product. For example, a mutual fund will charge an indirect management fee that is reflected in the Net Asset Value.

We do not accept compensation for the sale of securities or other investment products, including commissions and service fees for the sale of mutual funds, so we do not have the typical conflicts of interest that advisors who do accept such compensation have, such as recommending investments based on their compensation rather than on your needs.

Item 6. Performance-Based Fees and Side-by-Side Management

We do not manage client accounts in return for performance fees, so we also do not have the conflicts of interests which come from managing some accounts which do and some which do not earn performance fees (so-called “side-by-side management”).

Item 7. Types of Clients

Our clients may include individuals, families, trusts, endowments, and foundations. Generally, we expect to manage at least \$2 million on behalf of a client, but we have no formal account minimum.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

Strategic Asset Allocation

It is fair to say that among the most well-regarded investment thinkers of the past century including Benjamin Graham, David Dodd, Warren Buffett, Harry Markowitz, William Sharpe and Merton Miller (to name a few), many perspectives toward wealth preservation are represented. Graham and Dodd are noted for their focus on assets; Warren Buffett focuses on a firm’s business model; Markowitz, Sharpe, and Miller (1990 Nobel Prize in Economic Sciences) acknowledge the uncertainty of the future and focus on the importance of asset allocation. Clearly, thoughtful people with great intellectual integrity and insight approach investing from different perspectives.

Consequently, crafting a thoughtful allocation strategy and forming a conviction to its value requires a clear understanding of the purpose and value of asset allocation. The purpose of asset allocation is to provide an environment where a combination of several asset classes results in a higher long-term compound return at a lower risk level than could be earned with a one- or two- asset class portfolio. A carefully crafted allocation is

designed to provide that outcome. The capacity to craft such an allocation is centrally important to long-term returns.

The right balance of returns and volatility is important to long-term wealth creation. In general, asset classes with higher returns have higher volatility. What we need to avoid, therefore, is unnecessary volatility. An efficient combination of asset classes, and managers, those with low correlations, will reduce the unnecessary volatility, reduce the amount of time the portfolio is working out of a decline, and will ultimately provide a higher compound return meeting the overall objective of long-term wealth creation and preservation. We incorporate this view into our asset allocation design for clients.

Investment Decision Process

Many variables are involved in the investment decision process. The investment decision process includes both quantitative and qualitative considerations. Quantitative analysis involves the use of numerical techniques, such as financial ratios and measurements, to assess value, performance, financial health, and other attributes of companies and investments. Qualitative analysis involves non-numerical considerations such as management, research and development, relationships, etc. Thoughtful evaluation of the character of the individuals involved in the management of the company or fund that we are researching; their integrity, intelligence, commitment, compassion, insight, and capacity to understand value are important aspects of our qualitative analysis.

Once an investment is approved for consideration, the next step is to identify whether the particular investment would add value to client portfolios from the perspective of diversification. It is our goal to provide to clients a range of investments that are considered among the best, where appropriate are tax-and-cost-sensitive, and when combined together in a portfolio designed by Ridge Creek Global provide an attractive level of risk adjusted return.

In selecting investment managers, we will utilize quantitative and qualitative analysis. We typically first seek to identify an area where we would like to provide clients exposure, such as a particular strategy. Then, we seek to screen managers through database information and screening tools, on various attributes, including consistency in management, competitiveness of fees, ranking among managers, past performance record, etc. In conducting reviews of managers, we will often interview managers and their company to ascertain more information and to formulate a decision on using an investment manager. Thereafter, we seek to quarterly review the investment managers.

The following paragraphs provides disclosure on various potential economic and product-related risks associated with our firm managing your assets through the recommendation and selection of various asset types and/or investment managers.

Risk of Loss

Investing in securities involves varying degrees of risk of loss. After all, our goal in assisting you is, through asset allocation, to generate a higher long-term compound return at a lower risk level than could be accomplished with lesser diversification. We can help you understand the risks and minimize them, but we cannot eliminate them entirely. Each asset class and each security within an asset class may have different degrees of risk.

Global Macroeconomic Investment Risks

A global macro style of investing is a “top down” approach which uses macro-economic and market-based factors including growth and inflation environments, monetary, fiscal and trade policies, interest rates, currency exchange rates and commodities markets, to identify investment opportunities across a wide variety of asset classes anywhere in the world. In as much as we employ a global macro investment strategy, the primary risk factor which potential investors should consider is the risk that we will not adequately anticipate global macroeconomic and financial market developments and trends in making strategic and/or tactical asset allocation decisions. For example, the global economy could either worsen or strengthen more than anticipated, credit defaults could increase or decrease more than anticipated, or the future global economic policies of the Federal Reserve Board and other significant economic policy-makers may have unanticipated consequences, adversely affecting performance. All other risks set forth below as market and investment risks should be understood by prospective investors as involving secondary, indirect or underlying risks of less importance than the risk that we may be unable to adequately anticipate global macroeconomic developments and trends in making asset allocation decisions.

Investments in Equity Securities

While equity securities may offer the potential for greater capital appreciation than investments in fixed income securities, there is potentially more risk. In addition, equity securities’ risk characteristics differ within the equity category as well. Securities of different market capitalizations have different risk characteristics. For example, (i) some small and mid-cap issuers often have limited product lines, markets, or financial resources, (ii) they may be dependent for management on one or a few key persons, and can be more susceptible to losses and risks of bankruptcy, (iii) there is often less publicly available information concerning such companies than for larger, more established businesses, and (iv) their equity securities may be thinly traded and may be more sensitive to changes in earnings expectations, to corporate developments and to market rumors than are the market prices of equity securities of large-cap issuers. Consequently, there is a higher likelihood that in an unfavorable environment selling securities of smaller companies may result in a less favorable price than may otherwise be the case with securities of larger, more established companies.

Investments in Fixed-Income Securities

A portion of your account may be allocated to fixed income securities, including,

without limitation, bonds, notes and debentures issued by corporations; debt securities issued or guaranteed by governments or agencies; “higher yielding” (or below investment grade and, therefore, higher risk) debt securities of the former categories, and exchange traded funds. These securities may pay fixed, variable or floating rates of interest, and may include zero coupon obligations. Fixed income securities are subject to the risk of the issuer’s inability to meet principal and interest payments on its obligations (credit risk) and are subject to price volatility due to such factors as interest rate sensitivity, changes in inflation rate, market perception of the creditworthiness of the issuer and general market liquidity. Fixed income securities issued in foreign markets exhibit similar risk characteristics in addition to the risk of changes in the foreign exchange rate and inflation in that country. Fixed income securities that are below investment grade (higher yielding) involve high credit risk and are considered speculative. Below-investment grade fixed income securities may also fluctuate in value more than higher-quality fixed income securities.

Investments in Inflation Protected Securities

Investments in Inflation Protected Securities (IPS) involve interest rate risk, credit risk and may be volatile. IPS may react differently from other fixed income securities to changes in interest rates. Because interest rates on inflation-protected securities are adjusted for inflation, these securities may actually rise in price as inflation and/or inflation expectations increase, whereas they may decline in price as inflation and/or inflation expectations decrease. On the other hand, as with other fixed income securities, the values of inflation-protected securities are anticipated to change in response to changes in “real” interest rates, which represent nominal (stated) interest rates reduced by the expected rate of inflation. Because the interest and/or principal payments on an inflation-protected security are adjusted periodically for changes in inflation, the income received from such investments may be irregular. If interest rates rise due to reasons other than inflation, investments in these securities may not be protected to the extent that the increase is not reflected in the securities’ inflation measures. In addition, positive adjustments to principal generally will result in taxable income to you at the time of such adjustments, even though the principal amount is not paid until maturity. The market value of IPS will fluctuate.

Investments in REITs (Real Estate Investment Trusts)

Investing in REITs and ETFs that own securities of REITs subjects your account to the risk of changes in the value of the REIT’s properties and defaults by borrowers or tenants. Some REITs may have limited diversification and may be subject to risks inherent in investments in a limited number of properties, in a narrow geographic area, or in a single property type. When growth is slowing, demand for property decreases and prices may decline. Rising interest rates, which drive up mortgage and financing costs, can restrain construction and buying and selling activity, and may reduce the appeal of real estate investments. REITs depend generally on their ability to generate cash flow to make distributions to shareholders or unitholders, and may be subject to defaults by borrowers and self-liquidations. A REIT’s return may be adversely affected when interest

rates are high or rising. Distributions from REITs generally are taxed as ordinary income for federal income purposes.

Investments in Commodities

Investing in commodities and Exchange Traded Funds that invest in the commodities market may subject your account to greater volatility than investments in traditional securities. Commodities include metals, agricultural products, livestock and minerals. You may buy certain commodities (such as gold) or may invest in commodity-linked derivative instruments. The value of commodities and commodity contracts are affected by a variety of factors, including global supply and demand, changes in interest rates, commodity index volatility, and factors affecting a particular industry or commodity, such as drought, floods, weather, livestock disease, embargos, government regulation, tariffs and taxes, world events and economic, political and regulatory developments.

Investments in Foreign Securities

Investing in securities and instruments in global markets involves substantial risks not typically associated with investing in U.S. securities. Investments in such foreign securities may be affected by changes in currency rates or exchange control regulations, changes in governmental administration or economic or monetary policy (in the United States and abroad) or changed circumstances in dealings between nations. Changes in foreign currency exchange rates relative to the U.S. dollar will affect the U.S. dollar value of your assets denominated in that currency and thereby impact upon your total return on such assets.

Investments in securities and instruments of foreign issuers will also occasion risks relating to political and economic developments abroad, including the possibility of expropriations or confiscatory taxation, limitations on the use or transfer of account assets and any effects of foreign social, economic or political instability. Foreign companies are not subject to the regulatory requirements of U.S. companies and, as such, there may be less publicly available information about such companies. Moreover, foreign companies are not subject to uniform accounting, auditing and financial reporting standards and requirements comparable to those applicable to U.S. companies. The occurrence of adverse events affecting one particular foreign country or region could have more widespread effect and adversely impact the global trading market.

Some issuers of sovereign debt securities in which you may invest have in the past experienced substantial difficulties in servicing their external debt obligations, which have led to defaults on certain obligations and the restructuring of certain indebtedness. Countries such as those in which you may invest have historically experienced, and may continue to experience, high rates of inflation, high interest rates, exchange rate fluctuations and currency devaluation, large amounts of external debt, balance of payments and trade difficulties, political uncertainty and instability and extreme poverty and unemployment. Securities of foreign issuers may be less liquid than comparable securities of U.S. issuers and, as such, their price changes may be more volatile, and this

reduced liquidity may diminish the ability to execute trades. Furthermore, foreign exchanges and broker-dealers are generally subject to less government and exchange scrutiny and regulation than their U.S. counterparts. Brokerage commissions, dealer concessions and other transaction costs may be higher on foreign markets than in the U.S.

Investments in Currencies

We do not anticipate significant direct investments in currencies in your portfolio. However, we may invest with hedge funds, mutual funds or ETFs that may have direct currency exposure and engage in currency hedging techniques. Foreign exchange rates can be volatile and difficult to predict, and such volatility could adversely affect the value of any investment in that currency. The value of investments in currencies is subject to fluctuation depending on various factors that may affect the price of the currency in which the account invests, and may include the following: national debt levels and trade deficits; domestic and foreign inflation rates and investors' expectations concerning inflation rates; domestic and foreign interest rates and investors' expectations concerning interest rates; currency exchange rates; investment and trading activities of mutual funds, hedge funds and currency funds; and global or regional political, economic or financial events and situations. If the price of the currency declines, the value of the account investing in the currency may decline. Foreign exchange rates may also be influenced by changing supply and demand for a particular currency; monetary policies of governments (including exchange control programs, restrictions on local exchanges or markets, limitations on foreign investment in a country, and limitations on investment by its citizens in other country's currencies); changes in balance of payments and trade; trade restrictions; and currency devaluations and revaluations. Also, governments from time to time intervene in the currency markets, directly and by regulation, in order to influence prices directly. These events and actions are all unpredictable.

Exchange Traded Fund ETF Tracking Risk

ETFs in which you invest will not be able to replicate exactly the performance of the indices they track because the total return generated by the securities will be reduced by transaction costs incurred in adjusting the actual balance of the securities. In addition, ETFs in which you invest will incur expenses not incurred by their applicable indices. Certain securities comprising the indices tracked by ETFs may, from time to time, temporarily be unavailable, which may further impede an ETF's ability to track their applicable indices.

Aggressive ETF Investment Technique Risk

Investing in ETFs that use investment techniques and financial instruments that may be considered aggressive, including the use of futures contracts, options on futures contracts, securities and indices, swap agreements and similar instruments expose an account to potentially dramatic changes (both gains and losses) in the value of its portfolio

holdings. Such techniques may include short sales or other techniques that are intended to provide inverse exposure to a particular market or other asset class.

ETF Trading Valuation Risk

The market value of ETF shares may differ from net asset value, similar to a closed end mutual fund. This difference in price may be due to the fact that ETF shares' supply and demand is not always identical to supply and demand for an ETF's underlying basket of securities. At times, an ETF's shares may trade at a premium or discount to its net asset value.

Sector Concentration Risk

Investing in sector specific ETFs may entail greater risks than investing in ETFs diversified across sectors. Because such an ETF may invest in a limited number of industries within a sector, the ETF may be subject to a greater level of market risk and its performance may be more volatile.

Portfolio Concentration Risk

Our investment strategy typically does not target concentrated portfolios. However, in the circumstance that your account does take concentrated positions in certain securities and/or in certain industries, you may be at a greater risk of loss than a more diversified investment strategy.

Portfolio Turnover

Our investment strategy typically does not result in substantial portfolio turnover. However, circumstances might arise where investments may be sold for a variety of reasons, such as a more favorable investment opportunity or other circumstances bearing on the desirability of a continued position in such investments. If these circumstances result in a high rate of portfolio turnover, the result would potentially be correspondingly greater brokerage commissions which must be borne directly by you.

Investments in Thinly-Traded/Non-Marketable Securities/Short Sales

We may, from time to time, invest in thinly-traded or non-marketable securities. As a result, you may be required to hold such securities despite an adverse price movement. We do not engage in short selling of securities in your portfolios. However, you may be invested in mutual funds, ETFs, and/or hedge funds that do so. To the extent that there is a short sale of an illiquid security through these funds, the fund may have difficulty in covering the short sale.

Suspensions of Trading

Securities exchanges typically have the right to suspend or limit trading in any

instrument traded on the exchange. A suspension would render it temporarily or permanently impossible to liquidate positions and could thereby expose you to losses.

Counterparty Risk

We do not anticipate any significant exposure to counterparty risk in your portfolios. However, in the case of a hedge fund, mutual fund or ETF exposure, there could be some counterparty risk in the specific fund. These funds in which we may invest could implement transactions in “over-the-counter” or “interdealer” markets. The participants in such markets are typically not subject to the credit evaluation and regulatory oversight to which members of “exchange-based” markets are subject. This exposes the fund to the risk that counterparty will not settle a transaction in accordance with its terms and conditions because of a dispute over the terms of the contract (whether or not bona fide) or because of a credit or liquidity problem, thus causing a loss. Although we do not anticipate investing in Exchange Traded Notes (ETNs), ETNs are unsecured debt securities issued by financial institutions. Given the state of the financial sector, ETNs entail counterparty risk. Counterparties in foreign markets face increased risks, including the risk of being taken over by the government or becoming bankrupt in countries with limited if any rights for creditors.

Forward Trading

Although our investment strategy does not include forward trading, some of the hedge funds, mutual funds or ETFs that we could use might have some exposure. Forward trading involves contracting for the purchase or sale of a specific quantity of, among other things, a financial instrument at the current price thereof, with delivery and settlement at a specified future date. Forward contracts and options thereon, unlike futures contracts, are not traded on exchanges and are not standardized; rather, banks and dealers act as principals in these markets, negotiating each transaction on an individual basis. Forward trading is mostly unregulated and therefore there are no requirements with respect to record-keeping, segregation of funds or financial responsibility. The principal risks relating to the use of forwards are: (a) when used for hedging purposes, the possible imperfect correlation between the prices of the forwards and the market value of the securities or currencies in the portfolio intended to be hedged by the forwards; (b) possible lack of a liquid secondary market for closing out a forwards position; (c) losses on forwards resulting from interest rate or currency movements not anticipated by the investor; and (d) the risk of counterparty defaults.

Hedging

We do not directly engage in hedging strategies. However, we may invest with hedge funds, mutual funds or ETFs that may utilize certain financial instruments for both investment and risk management purposes. These instruments could include writing or buying options and other derivatives, as well as shorting securities, funds, indices, or swaps, and combining long and short positions in securities and instruments to reduce overall risk. Hedging against a decline in the value of a portfolio position does not

eliminate fluctuations in the values of portfolio positions or prevent losses if the values of such positions decline, but establishes other positions designed to gain from those same developments, thus offsetting the decline in the value of the portfolio positions. Such hedge transactions also limit the opportunity for gain if the value of the portfolio position should increase.

The success of hedging transactions by hedge funds, mutual funds and other funds will be subject to their ability to correctly predict movements in and the direction of various markets. Therefore, while they may enter into such transactions to seek to reduce risks, unanticipated changes in market valuations may result in a poorer overall performance than if they had not engaged in any such hedging transaction. The success of their hedging strategy will also depend on their ability to predict the future correlation, if any, between the performance of the instruments utilized for hedging purposes and the performance of the investments being hedged. The change in the correlation may also result in the hedge increasing the overall risk of the portfolio. There is also a risk that such correlation will change over time, rendering the hedge ineffective. Since the characteristics of many securities change as markets change or time passes, the success of their hedging strategy may also be subject to their ability to correctly readjust and execute hedges in an efficient and timely manner. Moreover, for a variety of reasons, they may not seek to establish a perfect correlation between such hedging instruments and the portfolio holdings being hedged. Such imperfect correlation may prevent them from achieving the intended hedge or expose the account to risk of loss.

Short Sales

Our investment strategy does not include engaging in the short selling of securities. However, some of the hedge funds, mutual funds, and ETFs that we use might engage in short selling. Short selling is considered a risky trading strategy. A short sale involves the sale of a security that the Seller does not own in the expectation of purchasing the same security (or a security exchangeable therefor) at a later date at a lower price. To make delivery to the buyer, the Seller must borrow the security, and the Seller is obligated to return the security to the lender, which is accomplished by a later purchase of the security by the Seller. Such later purchase may be difficult and costly to effect in the event the market for the security has become relatively illiquid. Such illiquidity may be more likely to occur with respect to securities of small capitalization companies. The Seller may be forced to unwind a short sale at a disadvantageous time for a number of reasons, including a call back by the lender of the stock (which may be made at any time in the lender's sole discretion) at a time when additional stock is not available to borrow, a forced tender of the stock, or a merger or other form of corporate consolidation. A short sale involves the theoretically unlimited risk of an increase in the market price of the security that would result in a theoretically unlimited loss.

Options

Our investment strategy does not include the use of options. However, some of the hedge funds, mutual funds and ETFs that we use might use option strategies. There

are risks associated with the sale and purchase of options. The seller (writer) of a call option which is covered (e.g., the writer holds the underlying security) assumes the risk of a decline in the market price of the underlying security below the purchase price of the underlying security less the premium received, and gives up the opportunity for gain on the underlying security above the exercise price of the option. The seller of an uncovered call option assumes the risk of a theoretically unlimited increase in the market price of the underlying security above the exercise price of the option. The buyer of a call option assumes the risk of losing his entire investment in the call option. If the buyer of the call sells short the underlying security, the loss on the call will be offset in whole or in part by any gain on the short sale of the underlying security.

The seller (writer) of a put option which is covered (e.g., the writer has a short position in the underlying security) assumes the risk of an increase in the market price of the underlying security above the sales price (in establishing the short position) of the underlying security plus the premium received, and gives up the opportunity for gain on the underlying security below the exercise price of the option. The seller of an uncovered put option assumes the risk of a decline in the market price of the underlying security below the exercise price of the option. The buyer of a put option assumes the risk of losing his entire investment in the put option. If the buyer of the put holds the underlying security, the loss on the put will be offset in whole or in part by any gain on the underlying security.

Changes in Investment Objectives and Strategies

We do not presently anticipate that the investment objectives and strategies employed by us on your behalf will vary significantly from those described herein. However, we reserve the right to vary our investment objectives and strategies without notice to you. Such new investment objectives and strategies may not be thoroughly tested before being employed and may not, in any event, be successful.

Other Investment and Trading Risks

All investments risk the loss of capital. We believe that our investment program and research techniques moderate this risk to some degree through a careful selection of securities and other financial instruments. However, there is no guarantee that our investment program will be successful.

Item 9. Disciplinary Information

We have no legal or disciplinary events to disclose that are material to your evaluation of our advisory business or our managerial integrity.

Item 10. Other Financial Industry Activities and Affiliations

We have no relationship that is material to our advisory business or our clients with any “related person,” which are financial institutions such as broker-dealers, investment companies or other pooled investment vehicles, other advisers, any bank, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or sponsor of limited partnerships. As we’ve mentioned, we pride ourselves on our independence.

We do not receive compensation directly or indirectly from managers we may recommend as part of our wealth advisory services. We have no other business or personal relationships with such managers that may create a material conflict of interest for us in serving your best interests.

We spend approximately none of our time actively engaged in a business other than giving investment advice.

Item 11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The purpose of our Code of Ethics is to provide a framework upon which to make decisions that are in the best interests of our clients. The Code of Ethics covers all of us here at Ridge Creek Global. Under the Code, we are all required to: act with integrity, competence, dignity, and in an ethical manner when dealing with clients, prospects, and the public; act and encourage others to act in a professional and ethical manner that will reflect credit on us and our profession; strive to maintain and improve our competence and the competence of others in the profession; use reasonable care; and exercise independent professional judgment. The Code of Ethics addresses topics such as personal trading of employees, reporting of violations, implementation and enforcement, gifts and gratuities, and outside business activities. The Code of Ethics is reviewed and approved annually by our Board of Directors.

Upon request, a copy of the Code of Ethics will be provided at no charge. In addition, requests can be made to receive copies of the Proxy Voting and Privacy Policies at no charge.

Participation or Interest in Client Transactions

We do not recommend to, or buy or sell to or from clients, securities in which we or any of our related persons have a material financial interest.

Personal Trading

We permit our personnel to purchase and sell the same securities which we recommend or place for a client. As such situations represent a conflict of interest, we have established the following restrictions on such transactions:

- No employee shall prefer his or her own interest to that of an advisory client.
- This policy applies to exchange-traded, equity, and fixed income securities as well as closed end mutual funds and options/derivative contracts. It is not intended to apply to open-ended mutual funds or exchange traded indexes, which may be purchased or sold without restriction.
- Employees desiring to buy or sell securities under this policy must contact the Compliance Officer prior to any trade to ensure that the trade is not currently restricted.
- This policy applies to personal trading accounts as well as those over which an employee acts as an agent.
- Employees are required to periodically report all of their personal securities transactions and holdings and to obtain pre-clearance prior to investing in initial public offerings or private placements.

Item 12. Brokerage Practices

For our discretionary clients we have authority to determine the broker or dealer to be used to buy or sell securities for client accounts, and the commission rates to be paid. We may recommend that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, to maintain custody of clients' assets and to effect trades for their accounts. Schwab Institutional provides us with access to its institutional trading and operations services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors at no charge to them so long as a total of at least \$10 million of the advisor's clients' account assets are maintained at Schwab Institutional. Schwab Institutional services include research, brokerage, custody, access to mutual funds and other investments that are otherwise available only to institutional investors or would require a significantly higher minimum initial investment. Schwab Institutional also makes available to us other products and services. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), and facilitate payment of our fees from its clients' accounts.

Where we place orders for the execution of the portfolio transactions for our clients, we may allocate such transactions to brokers and dealers for execution on such markets,

at such prices and at such commission rates as in our good faith judgment will be in the best interests of the client. We will be taking into consideration in the selection of such brokers and dealers not only the available prices and rates of brokerage commission, but also other relevant factors (such as execution capabilities, research and other services provided by such brokers or dealers which are expected to enhance our general portfolio management capabilities), and the value of an ongoing relationship with such brokers and dealers without having to demonstrate that such factors are of a direct benefit to the client. We instruct each such broker and dealer to send duplicate confirmations of all transactions and monthly statements to both you and us.

We may pay with brokerage commission for the services permitted to be paid with commission dollars by Section 28(e) of the Securities Exchange Act of 1934. The use of brokerage commissions to pay for research or other services, we do receive a benefit in that we do not have to pay for the research, products, or services. This creates an inherent conflict of interest in recommending or selecting a broker or custodian. Accordingly, if we determine in good faith that the amount of commissions charged by a broker is reasonable in relation to the value of the brokerage or research services provided by such broker, transactions may not always be executed at the lowest available commission.

Research services provided to us may include research reports on particular industries or companies, economic surveys or analyses, recommendations as to specific securities, and other services providing lawful and appropriate assistance to us in the performance of our research or trading-related responsibilities. Where a product or service obtained with commission dollars provides both research and non-research assistance to us, we make a good faith, fact-based analysis of how we use the product or service, and based on that analysis we make a reasonable allocation of the cost which may be paid with commission dollars. Typically, research received by us from a broker-dealer will be used to service all of the accounts and funds managed by us. Nevertheless, we believe that such investment information provides us with benefits by supplementing the research otherwise available to us.

Item 13. Review of Accounts

Client portfolios are reviewed on an ongoing basis; however, reviews can be triggered by any important change in the status of any investment in the portfolio. Portfolios are reviewed to confirm that all holdings are appropriate for the client objective and the holding meets the investment guidelines of the firm. The allocation of the account is reviewed to make sure that is in line with the current investment policy.

The accounts are reviewed by either William N. Chapman, CFA, or Kathleen K. Chapman, CFA, CPWA®. Bill is the President of the firm and Kathi is the Chief Executive Officer. Both are responsible for all accounts.

Regular reports of client assets are provided to clients quarterly from this firm and monthly from the custodian, with duplicates to us. For discretionary accounts, we

maintain records of all client portfolios and transactions, and in the quarterly appraisal summarize each security held, its current price, total market value, the cost of the holding, the indicated annual income and the allocation of assets across asset classes. For non-discretionary accounts, we provide detailed information on the asset allocation of the portfolio based on market value.

Item 14. Client Referrals and Other Compensation

We do not pay money to or share fees with anyone in exchange for client referrals, and we do not receive compensation from other financial industry participants or otherwise in connection with the wealth advisory services we provide to our clients.

Item 15. Custody

We do not have actual or “deemed” custody of client funds, bank accounts, or securities. All funds, securities and other assets for which the Company has discretion or is advising without discretion will be held in the custody of the client or by appropriate brokers, dealers and other custodians. All payments in respect of investment transactions will be handled directly between the client and the respective custodian. WE ARE NOT AUTHORIZED TO HOLD, NOR WILL WE HAVE ACCESS TO, ANY OF THE FUNDS, SECURITIES AND OTHER ASSETS FOR WHICH WE ARE ACTING AS WEALTH ADVISORS.

In addition, you receive periodic statements from both the custodian and us. See also “Item 5. Fees and Compensation” and “Item 12. Brokerage Practices.”

Item 16. Investment Discretion

The wealth advisory service is delivered on either a discretionary or non-discretionary manner. Discretionary authority allows us to purchase, sell, invest, reinvest, exchange, and trade the assets of the client, subject to any agreed-upon restrictions. This means we will have the authority to determine what securities and investments are to be bought or sold, the amount of transactions, and the timing of transaction without prior consent from the client. In managing assets on a non-discretionary, we will seek your prior consent for a transaction prior to taking any action. Investment decisions are only made in relation to individual client objectives and risk tolerance levels. By signing our Client Agreement, you appoint us as your attorney in fact to buy or sell investments for your account.

Should a client seek to impose limitations or restrictions on the management of their assets, we seek to accommodate those requests provided they are employment-related (i.e. sale of employer-issued securities, investing in securities of a competitor, etc.) However, if the restrictions or limitations are not employment-related, we request

the client to invest that portion of their assets that will be covered by a restriction or limitation on their own or through another financial advisor.

Item 17. Voting Client Securities

Where we accept investment discretion, we vote proxies, respond to tender offers, administer class action matters and provide other similar shareholder services unless the client chooses to handle these matters. Generally, we provide these shareholders services as fiduciaries acting solely in your best interests. Since we tend to have very few conflicts of interest, we rarely need to take steps to avoid providing shareholder services while conflicted.

We have a proxy voting policy which is available upon request. As a matter of policy, we do not take direction from clients on how to vote proxies unless we have a conflict of interest, e.g., regarding a particular merger vote, with a company which we owned. Then, we would communicate with you regarding the conflict and your voting preference, which we would follow. Clients can obtain information on how we voted their proxies by contacting us by telephone or in writing.

In the case of our non-discretionary clients or in the case of endowment clients, we do not vote proxies on behalf of clients. We do, however, monitor the proxy voting and related matters of the investment managers we select for our clients.

Item 18. Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and have not been the subject of a bankruptcy proceeding. Our firm has not been subject to any bankruptcy petition at any time. We do not solicit prepayment of more than \$500 in fees per client six months or more in advance.



**INFORMATIONAL BROCHURE SUPPLEMENT FOR
CLIENTS AND PROSPECTIVE CLIENTS
OF
RIDGE CREEK GLOBAL, INC.**

**10749 Pearl Road, Suite 1C
Strongsville, Ohio 44136
(440) 572-5733**

**Regarding Our Advisory Personnel
Kathleen K. Chapman
William N. Chapman
Alexander S. Chapman**

December 31, 2019

Our Mission

Our mission is to be the navigator and to serve our clients. We are committed to a value system that has many parts, yet the creative blend of these values is foundational to our success. We remain independent in a boutique structure where slow growth is the goal. It allows us the luxury to be thoughtful and thorough. We cultivate a capacity to analyze people and process and work hard to connect with our clients to understand their dreams. We support these values by accessing financial and investment tools that allow us to objectively analyze data and present and implement custom solutions for each of our clients. At our core, we are analysts. Our analytical backgrounds are based on skills that are adaptable and adjustable. We are empowered by the strength of independent and thoughtful analysis. We truly care about our clients and it is reflected in our approach to investments, our service to clients and our long-term performance. We are grateful for the trust our clients place in us.

This brochure supplement provides information about Kathleen K. Chapman, CFA, CPWA®, William N. Chapman, CFA and Alexander S. Chapman that supplements the Ridge Creek Global, Inc. Brochure. You should have received a copy of that Brochure. Please contact Emily J. Masters, Chief Compliance Officer, if you did not receive Ridge Creek Global, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Kathleen K. Chapman, CFA, CPWA®, William N. Chapman, CFA and Alexander S. Chapman is available on the SEC's website at: www.adviserinfo.sec.gov.

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Item 1. Educational Background and Business Experience

We require that any of our key personnel involved in investment decisions have at least an undergraduate degree and prefer some graduate studies in business administration, finance or the equivalent that may result in a related professional designation.

Experience and Credentials

Our consultants have come up through the ranks of the endowment, wealth management, and analytical world rather than from the institutional sales or brokerage world. Stated another way, we have been in the trenches of the investment world and know it well; we believe better than most. We have fiduciary experience with one of the country's largest endowments (Case Western Reserve University). We were involved with alternative investments and emerging economies long before many consultants began researching these asset classes. Further, we have considerable depth of experience and international relationships yet choose to remain Cleveland-based.

Some consultants have the Chartered Financial Analyst ("CFA") designation; a very rigorous three-year program covering a wide range of investment theory and practice. A requirement in retaining the Chartered Financial Analyst designation is to follow the Institute's Code of Ethics which is a foundational component of the program. This depth of knowledge has taught us to remain skeptical and to persistently ask questions until we can develop a clear understanding of new products and processes; and can clearly articulate those insights to our clients. Quite simply, if after research and serious thought, an investment strategy doesn't make sense, we don't invest.

Another professional designation that has been earned by some of our consultants is the Certified Private Wealth Advisor ("CPWA®") designation; a challenging educational program focused on advanced wealth management topics including: behavioral finance, charitable and estate planning, planning for closely held business owners, planning for executives, portfolio management, retirement planning, risk management, and tax planning. The comprehensive curriculum is offered in conjunction with Investment Management Consultants Association and The University of Chicago Booth School of Business providing the level of detail wealth managers and advisors need to know in order to better serve high-net-worth clients. The CPWA® designation identifies those individuals who have successfully completed coursework in advanced wealth management strategies and applied concepts at The University of Chicago Booth School of Business, have met the experience requirements, and have passed a comprehensive examination.

Kathleen K. Chapman, CFA, CPWA®
Chief Executive Officer and President
Year of Birth: 1954

Kathi is a seasoned investment professional known for her integrity and genuine concern for clients. She served as Assistant Treasurer and Director of Investments for Case Western Reserve University, the largest private endowment in Ohio at the time. Prior to that, she was with a private wealth management firm. Kathi has broad experience in a wide range of asset classes, both private and public. She has considerable experience in wealth management issues including designing and implementing investment strategies in a variety of environments. Kathi received additional investment education by completing the Callan Associates Consulting program and allocation and analytics training with Wilshire Associates. She has worked extensively with investment committees, investment managers, attorneys, not for profit staff and trustees, and financial institutions. Kathi has served as Treasurer of the Cleveland Society of Securities Analysts and Co-Chair of the Continuing Education Committee. She was Chair of the Investment Committee of the Child Guidance Center Foundation Board, served on the Cleveland Opera Foundation Board and the Greater Cleveland Hospital Association Pension Investment Committee. Kathi is a Chartered Financial Analyst (CFA), a Certified Private Wealth Advisor (CPWA®) and earned an MBA (Finance) from Cleveland State University and a BA (Finance) from Baldwin Wallace College. Kathi also attended Lorain County Community College and is a veteran of the United States Navy.

William N. Chapman, CFA

Co-Chief Investment Officer

Year of Birth: 1948

Bill is a seasoned investment professional long admired for his unique capacity to synthesize broad unrelated variables and identify value. Bill was a Director at Victory Capital Management, the investment division of Key Bank, responsible for almost \$40 billion in assets. Bill began his career with Key Bank's predecessor, beginning as an investment research analyst with The Cleveland Trust Company. Bill has broad experience in a wide range of market environments; as well as a keen understanding of strategic issues impacting investment valuations. He also has extensive experience and capacity in understanding the intricate issues of corporate governance, allowing him to recognize areas that may constitute conflicts of interest, an area of growing concern and certainly one that impacts investment valuations and manager selection issues. Bill is a Chartered Financial Analyst (CFA), earned a BSBA from Capital University and an M.A. (Economics) from Cleveland State University.

Alexander S. Chapman

Co-Chief Investment Officer

Year of Birth: 1988

Alex earned a BSBA from the E. Claiborne Robins School of Business at the University of Richmond with a concentration in Finance. The program is highly regarded and considered to be very rigorous academically. Alex graduated from St. Ignatius High School, Cleveland, Ohio. He was an intern with the firm for several years. While an intern, Alex was exposed to all aspects of the firm and was instrumental in establishing and recruiting for our intern program. He continues to head the intern program and has

become an integral part of the investment process and in client relationships. He joined the firm in 2010.

Item 2. Disciplinary Information

None of us have ever done anything that would require disciplinary disclosure to you, but more than that, we strive to be honest, hard-working, discreet, knowledgeable wealth counselors.

None of us have been involved in or otherwise found liable in an arbitration alleging any damages or a civil, self-regulatory or administrative proceeding, in both cases involving investment-related activity, fraud, theft, bribery or other dishonest, unfair or unethical practices.

None of us have been the subject of a bankruptcy proceeding.

Item 3. Other Business Activities

None of us are involved, other than as investors, in investment-related business activities other than our wealth advisory services to you. We may buy or sell securities for ourselves that we recommend to you. When we do invest, we see that we are placed alongside our clients in pricing, allocation, trade priorities and all other aspects of our business.

Item 4. Additional Compensation

We do not pay money to or share fees with anyone in exchange for client referrals, and we do not receive economic benefit from other financial industry participants or anyone else other than the advisory fees we earn from our clients, in connection with the wealth advisory services we provide to our clients.

Item 5. Supervision

At Ridge Creek Global, we all supervise each other, consistent with the SEC guidance for a small advisory business like ours. Our Chief Compliance Officer is responsible to supervise our other advisory personnel. Her name is Emily J. Masters, and you can reach her at (440) 572-5733 or chapman@ridgecreekglobal.com. Kathi helps Bill supervise Alex, and Kathi supervises Bill.